

Appl. No. 09/812,709
Amdt. dated October 13, 2006
Notice of Allowance mailed: August 29, 2006

Atty. Ref. 81747.0192
Customer No. 26021

Remarks/Arguments

Entry of this amendment under 37 CFR 1.312 is respectfully requested.

A Notice of Allowance was mailed in this application on August 29, 2006. Claims 1 and 9 are amended to change "required information" to "transaction information". This amendment is needed to provide proper antecedent basis for the term and does not raise any issues requiring a new search or examination. The claims remain patentable for the same reasons as set forth in applicant's previous response and in the Notice of Allowance. The amendment was not presented earlier because applicant noticed the antecedent basis issue only after receiving the Notice of Allowance.

For these reasons, applicant submits that this amendment may properly be entered under 37 CFR 1.312 and MPEP 714.16. The examiner is urged to telephone the undersigned to resolve any issues in connection with this amendment. Any fees due with this response may be charged to our Deposit Account No. 50-1314.

Respectfully submitted,

HOGAN & HARTSON L.L.P.

Date: October 13, 2006

By: 

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